

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF MORTGAGE LENDING

Before the Commissioner of the Division of Mortgage Lending

In the Matter of:

TILA SOLUTIONS

Covered Service Provider License No. UNL,

and

TOM NIEMAN

Covered Service Provider License No. UNL,

Respondents.

Order No. 2012-6

FINAL ORDER

Issued and Entered,  
This 6<sup>th</sup> day of September, 2012,  
By James Westrin,  
Commissioner

WHEREAS, the State of Nevada, Department of Business and Industry, Division of Mortgage Lending (hereinafter, the "Division") served upon TILA Solutions and Tom Nieman (hereinafter, "Respondents"), on or about April 17, 2012, an Order to Cease and Desist, Imposing an Administrative Fine and Assessing Investigative Costs, and to File a Report (hereinafter, the "Order"), attached hereto as Exhibit A and incorporated herein by reference; and,

WHEREAS, said Order advised Respondents that Respondents were entitled to an administrative hearing to contest the entry of the Order, if Respondents made a written request for such hearing within twenty days of the entry Order; and,

WHEREAS, Respondents timely requested a hearing and this matter was heard by the State of Nevada, Department of Business and Industry, who issued its Decision and Order on August 13, 2012, attached hereto as Exhibit B and incorporated herein by reference, and good cause appearing.


NOW, THEREFORE, it is ORDERED that:

1. The Decision and Order issued by the State of Nevada, Department of Business and Industry and dated August 13, 2012 shall represent the Final Order of the Division upon the terms contained therein.

2. The Administrative Penalty imposed on Respondents in the amount of \$25,000.00 and Investigative Costs assessed to Respondents in the amount of \$930.00 shall be and hereby are due and payable upon the entry of the instant order.

IT IS SO ORDERED.

## DIVISION OF MORTGAGE LENDING

  
James Westrin, Commissioner

# **EXHIBIT “A”**

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF MORTGAGE LENDING

Before the Commissioner of the Division of Mortgage Lending

In the Matter of:

TILA SOLUTIONS  
Covered Service Provider License No. UNL,

and

TOM NIEMAN  
President  
Covered Service Provider License No. UNL,

Respondents.

Order No. 2012-6

ORDER TO CEASE AND DESIST,  
ORDER IMPOSING AN ADMINISTRATIVE FINE AND ASSESSING INVESTIGATIVE COSTS,  
ORDER TO FILE REPORT,  
AND  
NOTICE OF OPPORTUNITY FOR ADMINISTRATIVE HEARING

Issued and Entered,  
This 17<sup>th</sup> day of April, 2012,  
By James Westrin,  
Commissioner

I.  
ORDER TO CEASE AND DESIST VIOLATING NRS 645F.010 *et seq.*,  
ORDER IMPOSING AN ADMINISTRATIVE FINE AND ASSESSING INVESTIGATIVE COSTS  
and  
ORDER TO FILE REPORT

The Commissioner of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending (the "Commissioner") having been statutorily charged with the responsibility and authority to administer and enforce Chapter 645F of the Nevada Revised Statutes, NRS 645F.010 *et seq.*, and Chapter 645F of the Nevada Administrative Code, NAC 645F.001 *et seq.*, as amended by

1 Adopted Regulation of the Commissioner of Mortgage Lending, R052-09 (the "Regulation"), governing  
2 the licensing and conduct of covered service providers in the State of Nevada; and,

3 The Commissioner having been vested with general supervisory power and control over all  
4 covered service providers doing business in the State of Nevada pursuant to NRS 645F; and,

5 The Commissioner having been further vested with broad authority to conduct investigations to  
6 determine whether any person has violated any provision of NRS 645F or the Regulation; and,

7 The Division of Mortgage Lending (the "Division") having initiated an internal investigation of  
8 TILA SOLUTIONS, LLC ("TILA") with TOM NIEMAN ("NIEMAN") as president (collectively, the  
9 "RESPONDENTS") after receiving information that RESPONDENTS may be engaged in activities or  
10 practices that violate NRS 645F; and,

11 The Division having commenced an investigation pursuant to NAC 645F.001 *et seq.*, as  
12 amended by § 63 of the Regulation, and determined that RESPONDENTS were engaged in activity  
13 requiring licensure as a covered service provider pursuant to provisions of NRS 645F.010 *et seq.* and  
14 NAC 645F.001 as amended by the Regulation; and,

15 The Division staff having reported the results of its investigation to the Commissioner; and,

16 The Commissioner, having reviewed the results of the investigation, made the following  
17 FINDINGS OF FACT and CONCLUSIONS OF LAW from such investigation:

18 **Findings of Fact**

19 1. NAC 645F.001 *et seq.*, as amended by § 17 of the Regulation, provides as follows:

20 A person shall not advertise services as, provide any of the services of, act  
21 as or conduct business as a covered service provider, foreclosure  
22 consultant or loan modification consultant or otherwise engage in, carry  
23 on or hold himself out as engaging in or carrying on the activities of a  
24 covered service provider, foreclosure consultant or loan modification  
25 consultant unless the person has a license as a covered service provider,  
26 foreclosure consultant or loan modification consultant, as applicable,  
27 issued pursuant to this chapter and chapter 645F of NRS.  
28

1        2. Pursuant to NRS 645F.310, "Covered Service" is defined to include, without limitation, all of  
2 the following:

3            1. Financial counseling, including, without limitation, debt counseling  
4 and budget counseling.

5            2. Receiving money for the purpose of distributing it to creditors in  
6 payment or partial payment of any obligation secured by a mortgage or  
7 other lien on a residence in foreclosure.

8            3. Contacting a creditor on behalf of a homeowner.

9            4. Arranging or attempting to arrange for an extension of the period  
10 within which a homeowner may cure a default and reinstate an obligation  
11 pursuant to a note, mortgage or deed of trust.

12           5. Arranging or attempting to arrange for any delay or postponement of  
13 the time of a foreclosure sale of a residence in foreclosure.

14           6. Advising a homeowner regarding the filing of any document or  
15 assisting in any manner in the preparation of any document for filing with  
16 a bankruptcy court.

17           7. Giving any advice, explanation or instruction to a homeowner which  
18 in any manner relates to the cure of a default in or the reinstatement of an  
19 obligation secured by a mortgage or other lien on a residence, the full  
20 satisfaction of the obligation, or the postponement or avoidance of a  
21 foreclosure sale.

22           8. Arranging or conducting, or attempting to arrange or conduct, for a  
23 homeowner any forensic loan audit or review or other audit or review of  
24 loan documents.

25           9. Arranging or attempting to arrange for a homeowner the purchase by a  
26 third party of the homeowner's mortgage loan.

10. Arranging or attempting to arrange for a homeowner a reduction of the principal of the homeowner's mortgage loan when such a mortgage loan is held by or serviced by a third party.

11. Providing the services of a loan modification consultant.

12. Providing the services of a foreclosure consultant.

[Emphasis added.]

3. On December 12, 2011, the Division commenced an investigation into RESPONDENTS' business practices after viewing the RESPONDENTS' website, alerting the Division to possible unlicensed activity. During the course of the investigation the Division determined the RESPONDENTS are engaged in activity requiring licensure as an independent and associated covered service provider, respectively, under NRS 645F. A review of the Division's records reveals that RESPONDENTS are not currently and have never been licensed by the Commissioner as an independent or associated covered service provider, pursuant to provisions of NRS 645F. The investigation specifically revealed the following:

a. RESPONDENTS, operating out of a business location at 1489 W. Warm Springs Road, Suite 110, in Henderson, Nevada, are advertising services to Nevada homeowners offering "forensic loan document reviews", "securitization audits", "robo signing audits", and other covered services claiming to assist a homeowner to prevent foreclosure.

b. RESPONDENTS operate a website, located at [www.tila-now.com](http://www.tila-now.com), on which RESPONDENTS offer to perform "forensic loan audits", "securitization audits", and "robo signing audits" for homeowners and other covered services claiming to assist a homeowner to prevent foreclosure. RESPONDENTS' website at <http://www.tila-now.com/faq/> solicits homeowners with the following claims:

**"How do I know if I need a Forensic Loan Audit?"**

If you have any of the signs of a predatory loan, you need a forensic loan audit. If your lender has refused to modify your loan, you need a forensic loan audit. If you are still current and the lender says he won't modify your loan until you miss payments, you need a forensic loan audit. If you got your loan in the past decade, you need a forensic loan audit."

1                   **“How do I know if I should get a Securitization Audit?”**

2  
3                   If your lender has turned you down for a loan modification and started  
4                   foreclosure on you, then in light of the robo-signing scandal and the  
5                   securitization scandal, you should safely assume that you need to get a  
6                   securitization audit. Lenders do not stop foreclosures unless you can  
7                   prove to them they are the ones guilty of violating the law. The  
8                   Securitization Audit is the audit that shows this.

9                   If your loan has been sold, or if you got your loan in the past decade,  
10                  those are also two excellent signs that you need a securitization audit. If  
11                  MERS appears anywhere on your foreclosure or pre-foreclosure  
12                  documents, then you need a securitization audit.”

13                  **“Can I really put an end to foreclosure proceedings?”**

14                  Yes you can. Tila Solutions has found that when you combine the  
15                  Forensic Loan Audit or the Securitization Audit with the negotiations, the  
16                  lenders will change their spots and finally look at the solutions to keeping  
17                  you in your home.”

18                  **“What’s the best way for me to stop foreclosure?”**

19                  **Contact us.** If you believe you face the threat of foreclosure contact us  
20                  immediately. Our staff will give you immediate attention to protect your  
21                  home and family. Our goal is to prevent foreclosure through effective  
22                  solutions that work for you. We strive to give you more than a quick fix;  
23                  you’ll get a lasting solution to your unique circumstances so you never  
24                  have to face foreclosure again.”

25                  **“My lender says that I should not have to pay for services provided  
26                  by the authorized third party until the work has been completed.  
27                  Why do you charge a fee?”**

28                  Many states have now been pressured (mostly by lender influence) to pass  
                    laws that require homeowners loan modification fees be billed at the end  
                    of the service. We do not conduct loan modification services and the loan  
                    mod attorneys that we can refer you to will be in compliance with the  
                    billing or fee requirements of their state.

                    We are an audit company, providing an investigation into your loan. We  
                    will require a partial payment to begin. Audits are costly to conduct, and  
                    we must ensure that you receive the highest quality service that we can  
                    provide to you.”



1 c. Prior to conducting a "forensic loan audit", "securitization audit", or "robo signing audit"  
2 for a homeowner or providing other covered services to assist a homeowner to prevent foreclosure,  
3 RESPONDENTS charge homeowners an advance fee in the amount of \$1,450.00. If the homeowner  
4 provides RESPONDENTS with their mortgage note, deed of trust or mortgage, current mortgage  
5 statement, and any foreclosure documents that may have been served on the homeowner,  
6 RESPONDENT decreases its advance fee to \$1,150.00. In addition, RESPONDENT offers a payment  
7 option to homeowners whereby the homeowner agrees to pay half of the fee up-front and pay the  
8 remaining balance within 30 days.

9 4. NAC 645F.001 *et seq.*, as amended by § 108(1)-(3) of the Regulation, vests in the  
10 Commissioner the authority to order a person engaging in activity in violation of NRS 645F or the  
11 Regulation to immediately cease and desist from engaging in the activity.

12 5. NRS 645F.410(1) grants the Commissioner the authority to impose an administrative penalty of  
13 not more than \$25,000 on any person licensed or required to be licensed pursuant to provisions of NRS  
14 645F who violates any provisions of this chapter or any regulation adopted pursuant thereto or any other  
15 applicable law.

16 6. NRS 645F.396(3) and NRS 645F.291 grant the Commissioner the authority to inspect and audit  
17 all records of a person engaging in covered service activity and to order a person to produce books,  
18 records or papers to the commissioner that the commissioner considers necessary for the proper  
19 supervision and enforcement of NRS 645F.

20 7. Any finding of fact that may be deemed a conclusion of law shall be so construed.

#### 21 Conclusions of Law

22 8. It is a violation of NAC 645F.001 *et seq.*, as amended by § 17 and § 102 of the Regulation, for a  
23 person to advertise, engage in, or otherwise carry on or hold oneself out as engaging in or carrying on  
24 the activities of a covered service provider without first obtaining a license under provisions of NRS  
25 645F and NAC 645F.

26 9. By offering, soliciting or advertising to perform a "forensic loan audit", "securitization audit", or  
27 "robo signing audit" for a homeowner or to provide assistance to homeowners to stop foreclosure,  
28

1 RESPONDENTS have advertised, engaged in, or otherwise held themselves out as covered service  
2 providers, in violation of NAC 645F.001 et seq., as amended by § 17 and § 102 of the Regulation.

3 10. The Commissioner is authorized pursuant to NAC 645F.001 *et seq.*, as amended by § 108 the  
4 Regulation, to order a person to cease and desist from engaging in any activity that violates any  
5 provision of NRS 645F.

6 11. The Commissioner is authorized pursuant to NRS 645F.410(1) to impose an administrative  
7 penalty of not more than \$25,000 on any person licensed or required to be licensed as a covered service  
8 provider who violates any provisions of this chapter or any regulation adopted pursuant thereto or any  
9 other applicable law.

10 12. The Commissioner is authorized pursuant to NRS 645F.396(3) and NRS 645F.291 to inspect  
11 and audit all records of a person engaging in covered service activity and to order a person to produce  
12 books, records or papers to the commissioner that the commissioner considers necessary for the proper  
13 supervision and enforcement of NRS 645F.

14 13. Any conclusion of law that may be deemed a finding of fact shall be so construed.

#### 15 Order

16 The Commissioner having formed the opinion based upon the foregoing that RESPONDENTS  
17 are engaged in unlicensed activity in violation of NRS 645F and NAC 645F, and concluded and  
18 determined that RESPONDENTS should be ordered to: 1) cease and desist from engaging in any  
19 activity requiring licensure under NRS 645F, 2) pay an administrative fine, 3) pay the Division's  
20 investigative costs, and 4) produce and submit records to the Division.

21 NOW, THEREFORE, IT IS ORDERED that RESPONDENTS shall immediately CEASE AND  
22 DESIST from advertising, engaging in, or otherwise carrying on or holding themselves out as engaging  
23 in or carrying on the activities of a covered service provider requiring licensure under NRS 645F in the  
24 State of Nevada.

25 IT IS FURTHER ORDERED that an ADMINISTRATIVE FINE in the amount of Twenty-Five  
26 Thousand Dollars and No Cents (\$25,000.00) shall be and hereby is imposed, jointly and severally, on  
27 RESPONDENTS, in accordance with NRS 645F.410. The ADMINISTRATIVE FINE shall be due and  
28

1 payable on the 30<sup>th</sup> day following the effective date of this order and shall be tendered to the Division in  
2 accordance with the attached wire transfer instructions.

3 IT IS FURTHER ORDERED that RESPONDENTS shall be and hereby are, jointly and  
4 severally, assessed the Division's INVESTIGATIVE COSTS in the amount of Nine Hundred Thirty  
5 Dollars and No Cents (\$930.00), in accordance with NRS 622.400. INVESTIGATIVE COSTS shall be  
6 due and payable on the 30<sup>th</sup> day following the effective date of this order and shall be tendered to the  
7 Division in accordance with the attached wire transfer instructions.

8 IT IS FURTHER ORDERED that within five (5) calendar days of the effective date of this  
9 ORDER, RESPONDENTS shall produce and submit to the Division a record identifying each Nevada  
10 homeowner that RESPONDENTS have provided "forensic loan audit", "securitization audit", or "robo  
11 signing audit" services to, or otherwise contracted with for the purposes of providing assistance to save  
12 the homeowners home from foreclosure, since July 1, 2011. The record produced shall, at a minimum,  
13 provide: 1) the name, address, and home and mobile telephone number of each Nevada homeowner that  
14 paid RESPONDENTS an advance fee or entered into the Agreement with RESPONDENTS since  
15 July 1, 2011 to present; 2) the date(s) that RESPONDENTS had contact with the Nevada homeowner  
16 and description of the nature of such contact(s); and 3) the amount of compensation that each Nevada  
17 homeowner paid to RESPONDENTS and the date upon which it was paid. The REPORT shall be  
18 delivered to the Division in electronic format by electronic mail to Tony Frascarelli, Chief Compliance  
19 Investigator at [tfrascarelli@mld.nv.gov](mailto:tfrascarelli@mld.nv.gov).

20 IT IS FURTHER ORDERED that an administrative hearing shall be scheduled in this matter  
21 only if RESPONDENTS timely request an administrative hearing in accordance with the instructions  
22 set forth in Section II of this ORDER entitled Notice of Opportunity for an Administrative Hearing. If  
23 no administrative hearing is requested within 20 calendar days of the effective date of this ORDER,  
24 RESPONDENTS shall be deemed to have waived and relinquished the right to an administrative  
25 hearing in this matter and a FINAL ORDER shall be issued in this matter.

26 IT IS FURTHER ORDERED that this Order shall be and is effective and enforceable on the  
27 date that it is issued, as shown in the caption hereof.  
28

1 IT IS FURTHER ORDERED that this Order shall remain effective and enforceable until  
2 terminated, modified, set aside, or suspended in writing by the Commissioner.

3 IT IS FURTHER ORDERED that the Commissioner specifically retains jurisdiction over the  
4 matters contained herein and has the authority to issue such further order(s) as he shall deem just,  
5 necessary, and appropriate to enforce provisions of NRS 645F and NAC 645F and to protect the public.

6  
7 IT IS SO ORDERED.

8  
9 DIVISION OF MORTGAGE LENDING

10  
11 By:   
12 JAMES WESTRIN  
13 COMMISSIONER  
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II.

NOTICE OF OPPORTUNITY FOR AN ADMINISTRATIVE HEARING

NAC 645F.001 et seq., as amended by § 108(4)-(5) of the Regulation, provides as follows:

(4) Not later than 20 calendar days after receiving an order pursuant to this section, the person who receives the order may file a verified petition with the Commissioner to request a hearing. Upon receipt of the verified petition, the Commissioner may, for good cause shown, suspend the order pending the hearing. The Commissioner will hold the hearing on a date not later than 30 calendar days after the date the petition is filed unless the Commissioner and the person agree to another date. The order to cease and desist is rescinded if the Commissioner fails to:

(a) Hold a hearing:

(1) Not later than 30 calendar days after the petition is filed; or

(2) On a date agreed to by the Commissioner and the person; or

(b) Render a written decision within 45 days after the hearing is concluded.

(5) The decision of the Commissioner after a hearing is a final decision of the Commissioner for the purposes of judicial review. [Emphasis added.]

NAC 645F.001 et seq., as amended by § 113 of the Regulation, provides as follows:

1. If the Commissioner enters an order taking any disciplinary action against a person, denying a person's application for a license, denying a provider the right to teach approved courses, denying the approval of a provider's course or denying the right of an instructor of a provider to teach an approved course or approved courses, the Commissioner will cause a written notice of the order to be served personally or sent by certified mail or telegram to the person.

1 2. Unless a hearing has already been conducted concerning the matter,  
2 the person, upon application, is entitled to a hearing. If the person does  
3 not make such an application within 20 days after the date of the initial  
4 order, the Commissioner will enter a final order concerning the matter.

5 3. A person may appeal a final order of the Commissioner taking any  
6 disciplinary action against the person in accordance with the provisions of  
7 chapter 233B of NRS that apply to a contested case. [Emphasis added.]

8 **If you wish to exercise your right to an opportunity for an administrative hearing, within**  
9 **20 calendar days after the date of this Order, you must file a verified petition with the**  
10 **Commissioner to request a hearing. The verified petition requesting a hearing must be delivered to:**

11 Division of Mortgage Lending

12 Attn. Susan Slack

13 7220 Bermuda Road, Suite A

14 Las Vegas, Nevada 89119

15 **If you fail to timely file a verified petition to request a hearing, your right to a hearing to**  
16 **contest this matter will be deemed waived and relinquished.**

CERTIFICATE OF SERVICE

I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on, April 17, 2012, I deposited in the U.S. mail, postage prepaid via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing, ORDER TO CEASE AND DESIST, ORDER IMPOSING AN ADMINISTRATIVE FINE AND ASSESSING INVESTIGATIVE COSTS, ORDER TO FILE REPORT, AND NOTICE OF OPPORTUNITY FOR ADMINISTRATIVE HEARING, for TILA SOLUTIONS AND TOM NIEMAN., addressed as follows:

Tom Nieman  
TILA Solutions, LLC  
1489 W. Warm Springs Road, Suite 110  
Henderson, NV 89014

Certified Receipt Number: 7009 2250 0001 8859 3193

DATED this 17th day of April, 2012

By: Susan Slack  
Employee of the Division

# **EXHIBIT “B”**



1                                   **IN THE STATE OF NEVADA**  
2                                   **DEPARTMENT OF BUSINESS AND INDUSTRY**

3   In the Matter of:  
4   TILA SOLUTIONS  
5   and  
6   TOM NIEMAN,  
7  
8                                   Respondents.

**DECISION AND ORDER**

10  
11                                   **ISSUE**

12           The issue before this office is whether TILA SOLUTIONS and TOM NIEMAN  
13 (hereinafter "Respondents") engaged in activities requiring licensure as a "covered service  
14 provider" pursuant to Chapter 645 of the Nevada Revised Statutes and regulations adopted  
15 thereunder.

16                                   **JURISDICTION**

17           This matter is properly before this office. TILA, LLC is incorporated in the State of  
18 Nevada with the Secretary of State and at all times relevant conducted business from its  
19 offices in Henderson, Nevada. The Mortgage Lending Division of the Department of Business  
20 and Industry ("Division") is responsible for administering and enforcing the provisions of  
21 Chapter 645F of the Nevada Revised Statutes, subject to administrative supervision by the  
22 Director of the Department of Business and Industry. *Nev. Rev. Stat. § 645F.250*. The facts  
23 and circumstances giving rise to the instant proceedings are based on alleged violations of  
24 Chapter 645F of the Nevada Revised Statutes and Nevada Administrative Code, respectively,  
25 occurring within the State of Nevada.

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1 **DECISION**

2 Based on the Findings of Fact and Conclusions of Law set forth herein, the  
3 Respondents, TILA SOLUTIONS and TOM NIEMAN, unlawfully engaged in activities as a  
4 "covered service provider" when they advertised and held themselves out as such without first  
5 obtaining the proper licensing from the Mortgage Lending Division of the Department of  
6 Business & Industry.

7 **FACTS**

8 The Respondents conduct business at 1489 W. Warm Springs Road in Henderson,  
9 Nevada. When the Division received an inquiry as to the Respondent's licensing status from a  
10 member of the public who had been solicited by the Respondents, the Division inquired into  
11 the advertisements and business activities of the Respondents. Upon verification that the  
12 Respondents' business activities were subject to licensing, the Division undertook to bring the  
13 Respondents into voluntary compliance. When these efforts proved unfruitful, the Division  
14 commenced formal enforcement action against the Respondents, giving rise to the instant  
15 proceedings.

16 The Respondents were sent a Notice of Hearing in this matter, through certified mail,  
17 affording them the opportunity to appear and contest the Division's orders to cease and desist  
18 and to pay an administrative fine and investigative costs. While records indicate the  
19 Respondent received the hearing notices sent, no one appeared at the administrative hearing  
20 on the Respondent's behalf.

21 On the evening prior to the date set for the hearing in this matter, the Division's  
22 counsel received an electronic mail from Joy O'Coma, President of TILA, LLC. Ms. O'Coma  
23 stated in her message, "I am not making the hearing as scheduled." There was no expressly  
24 stated request for a continuance nor can such a request reasonably be inferred from the  
25 message.

26 From their business location in Henderson, Nevada, the Respondents advertise  
27 services to homeowners offering "forensic loan document reviews", "securitization audits",  
28 "robo signing audits", and other services claiming to assist homeowners in preventing

1 foreclosure. Respondents also operate a website, located on the Internet at <http://www.tila->  
2 now.com, which also offers these services. As of this date, this website is still accessible.

3 For the aforementioned services, the Respondents charge an advance fee of one  
4 thousand four hundred and fifty dollars (\$1,450.00). This amount can be decreased to one  
5 thousand one hundred and fifty dollars (\$1,150) if the homeowners provide the Respondent  
6 with certain documents, such as a mortgage note, deed of trust or mortgage, current  
7 mortgage statement and any foreclosure documents served on the homeowner.

8 The Respondents are not licensed by the Division to provide the aforementioned  
9 services. Further, the Respondents have not previously been licensed by the Division to  
10 perform such services nor have they received an exemption from these licensing  
11 requirements.

#### 12 **CONCLUSIONS OF LAW**

13 A "covered service" includes, without limitation, "arranging or conducting, or attempting  
14 to arrange or conduct, for a homeowner any forensic loan audit or review or other audit or  
15 review of loan documents." *Nev. Rev. Stat. § 645F.310(8)*. The Commissioner of Mortgage  
16 Lending is tasked with adopting regulations for the licensing of "A person who performs any  
17 covered service for compensation." *Nev. Rev. Stat. § 645F.390(1)(a)*. Accordingly, the  
18 Commissioner has promulgated administrative regulations prohibiting persons from operating  
19 as a "covered service provider" in this State "unless the person has a license." *Nev. Admin.*  
20 *Code § 645F.200*. Finally, *Nev. Admin. Code § 645F.800* provides:

21  
22 It is unlawful for any person to provide or offer to provide any of the services of a  
23 covered service provider, foreclosure consultant or loan modification consultant  
24 or otherwise to engage in, carry on or hold himself or herself out as engaging in  
25 or carrying on the business of a covered service provider, foreclosure consultant  
or loan modification consultant without first obtaining the applicable license  
issued pursuant to this chapter and chapter 645F of NRS, unless the person:

- 26 1. Is exempt from the provisions of this chapter and chapter 645F of  
NRS; and
- 27 2. Complies with the requirements for that exemption.

28 ///

1 In this case, the Respondents violated NAC §645F.200 and NAC §645F.800 in  
2 operating as a "covered service provider" without the necessary licensing to lawfully do so.  
3 Specifically, when the Respondents posted information to its Internet website stating that it  
4 could perform for homeowners "forensic loan document reviews", "securitization audits", "robo  
5 signing audits", and other such services claiming to assist homeowners in preventing  
6 foreclosure, they both advertised and held themselves "out as engaging in or carrying on the  
7 business of a covered service provider." Because the Respondents did so without a license or  
8 an exemption therefrom, such constituted violations of Nev. Admin. Code §§ 645F.200 and  
9 645F.800.

10 Where a person engages in an activity in violation of the aforementioned statutory and  
11 regulatory provisions, the Commissioner of Mortgage Lending may issue an order to the  
12 person directing them to "cease and desist from engaging in the activity." *Nev. Admin. Code §*  
13 *645F.850(1)*. Further, the Commissioner "may, after giving notice and opportunity to be heard,  
14 impose an administrative penalty of not more than \$25,000 on any person licensed or  
15 required to be licensed." *Nev. Rev. Stat. § 645F.410*.

16 Here, the Commissioner of Mortgage Lending issued an order to the Respondents on  
17 April 17, 2012 ordering them to cease and desist from engaging in any activity requiring  
18 licensure pursuant to Chapter 645F of the Nevada Revised Statutes; pay an administrative  
19 penalty of twenty-five thousand dollars (\$25,000.00); pay the Division's investigative costs of  
20 nine-hundred thirty dollars (\$930.00); and submit certain records to the Division sufficient to  
21 enable the Division to identify homeowners to which the Respondents provided covered  
22 services or with whom the Respondents entered into contracts to do the same. In sum, the  
23 sanctions imposed and remedies ordered were consistent with the Division's statutory powers  
24 and responsibilities under the circumstances.

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1 Lastly, concerning the "Effect of failure to appear," NRS 622A.350(1), provides that:

2  
3 If a party fails to appear at a scheduled hearing and a continuance has not been  
4 scheduled or granted, any party who is present at the hearing may make an  
5 offer of proof that the absent party was given sufficient legal notice. Upon a  
6 determination by the regulatory body or hearing panel or officer that the absent  
7 party was given sufficient legal notice, the regulatory body or hearing panel or  
8 officer may proceed to consider and dispose of the case without the  
9 participation of the absent party.

10 In this case, the Division, through its counsel, impliedly offered proof that the  
11 Respondents were "given sufficient legal notice" of the proceedings. (See Hearing Transcript,  
12 p. 8). Further, the hearing file indicates that notice of the proceedings was sent to the  
13 Respondents via certified mail service on June 18, 2012 and received by the same on June  
14 19, 2012. Since the Respondents, the absent party, were given sufficient legal notice of the  
15 proceedings and failed to appear, the undersigned proceeded to consider and dispose of the  
16 case without their participation.

### 17 **ORDER**

18 Based on the foregoing findings of fact and conclusions of law, and with good cause  
19 appearing therefor, it is hereby ORDERED:

- 20 1. Respondents shall immediately cease and desist from advertising, engaging in or  
21 otherwise carrying on or holding themselves out as engaging in the activities of a  
22 covered service provider.
- 23 2. The Respondents, jointly and severally, are hereby assessed an administrative  
24 penalty in the amount of twenty-five thousand dollars (\$25,000).
- 25 3. The Respondents shall immediately prepare and submit to the Division information  
26 sufficient to identify all persons in Nevada that Respondents have either provided or  
27 contracted to provide "forensic loan document reviews", "securitization audits",  
28 "robo signing audits", and other such services purportedly to assist homeowners in  
preventing foreclosure.

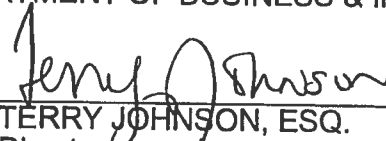
1 4. Respondents, jointly and severally, are hereby assessed the Division's investigative  
2 costs in this matter totaling nine hundred thirty dollars (\$930.00).  
3

4 SO ORDERED THIS 13<sup>th</sup> Day of August, 2012.  
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6  
7

8 STATE OF NEVADA

9 DEPARTMENT OF BUSINESS & INDUSTRY

10 By:

  
11 TERRY JOHNSON, ESQ.  
12 Director  
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1  
2 **CERTIFICATE OF SERVICE**

3 I certify that I am an employee of the State of Nevada, Department of Business and  
4 Industry and that on August 13<sup>th</sup>, 2012, I deposited in the U.S. mail, postage prepaid, via  
5 First Class Mail and Certified Return Receipt Requested, a true and correct copy of the  
6 foregoing **NOTICE OF HEARING**, addressed as follows:

7  
8 TILA Solutions, LLC.  
9 Tom Nieman  
10 1489 West Warm Springs Road  
Suite 110  
Henderson, Nevada 89014

11 VIA INTEROFFICE MAIL TO:

12  
13 Office of the Attorney General  
14 Kali Miller, Deputy Attorney General  
15 555 E. Washington Avenue  
Suite 3900  
Las Vegas, Nevada 89101

16 Division of Mortgage Lending  
17 James Westrin, Commissioner  
18 7220 Bermuda Road  
Suite A  
Las Vegas, Nevada 89119

19  
20  
21 DATED this 13<sup>th</sup> Day of August, 2012.

22  
23 By: Carrie Foley  
24  
25 CARRIE FOLEY  
26 Executive Assistant to the Director  
27 702-486-2755  
28

CERTIFICATE OF SERVICE

I certify that I am an employee of the State of Nevada, Department of Business and Industry, Division of Mortgage Lending, and that on, September 7, 2012, I deposited in the U.S. mail, postage prepaid via First Class Mail and Certified Return Receipt Requested, a true and correct copy of the foregoing, FINAL ORDER for TILA SOLUTIONS and TOM NIEMAN, addressed as follows:

Tom Nieman  
TILA Solutions, LLC  
1489 W. Warm Springs Road, Suite 110  
Henderson, NV 89014

Certified Receipt Number: 7009 2250 0001 8861 1224

DATED this 6<sup>th</sup> day of September, 2012

By: Susan Slack  
Employee of the Division